

United States Bankruptcy Court
Southern District of Mississippi

In re:
Louis Darrell Harper, Sr.
Betty Denise Harper
Debtors

Case No. 19-03880-JAW
Chapter 13

District/off: 0538-3
Date Rcvd: Jul 01, 2025

User: mssbad
Form ID: 3180W

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Louis Darrell Harper, Sr., Betty Denise Harper, 112 Northgate Dr, Canton, MS 39046-3159
4822323	+ Entergy Mississippi, LLC, c/o Jon Majewski, Credit & Collections, Bldg. 1, L-JEF-359, 4809 Jefferson Hwy Jefferson, LA 70121-3122
4797848	+ James Eldred Renfroe, Renfroe & Perrilloux, PLLC, for Trustmark National Bank, 648 Lakeland East Drive, Suite A, Flowood, MS 39232-9574
4790478	+ Nissan of North Americ, PO Box 685001, Franklin, TN 37068-5001
4790482	+ St Dominic Hospital, PO Box 24056, Jackson, MS 39225-4056
4790487	+ Veritas Federal Credit Union, P.O. Box 2659, Smyrna, TN 37167-2686

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkteam@selenefinance.com	Jul 01 2025 20:02:00	U.S. Bank Trust National Association, Not In Its I, ATTN: BK Dept, 3501 Olympus Blvd., Dallas, TX 75019-6156
4790469	+ Email/Text: bankruptcynotices@aarons.com	Jul 01 2025 20:02:00	Aaron's, PO Box 100039, Kennesaw, GA 30156-9239
4790470	+ EDI: CAPITALONE.COM	Jul 01 2025 23:59:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4797484	+ EDI: AIS.COM	Jul 01 2025 23:59:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4790473	EDI: IRS.COM	Jul 01 2025 23:59:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4805432	+ EDI: AIS.COM	Jul 01 2025 23:59:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4790471	+ Email/Text: credit7@entergy.com	Jul 01 2025 20:02:00	Entergy Mississippi, 639 Loyola Avenue, New Orleans, LA 70113-3125
4809744	+ Email/Text: bankruptcy@fsnb.com	Jul 01 2025 20:02:00	FSNB N.A, 511 SW A AVE, LAWTON, OK 73501-3927
4790472	+ Email/Text: bankruptcy@fsnb.com	Jul 01 2025 20:02:00	Fort Sill National Ban, 511 Sw A Ave, Lawton, OK 73501-3927
4790474	+ Email/Text: ebone.woods@usdoj.gov	Jul 01 2025 20:02:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4812399	Email/Text: rboone@simpsonlawfirm.net	Jul 01 2025 20:02:00	John S. Simpson, Attorney for Veritas Federal Credit Unio, Simpson Law Firm, P. A., P. O. Box

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4790476	EDI: MSDOR	Jul 01 2025 23:59:00	1410, Ridgeland, MS 39158-1410
4790475	+ Email/Text: bankruptcy@magfedcu.org	Jul 01 2025 20:02:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
4792489	EDI: MSDOR	Jul 01 2025 23:59:00	Magnolia Fcu, 240 Briarwood Dr, Jackson, MS 39206-3027
4790477	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 01 2025 20:02:00	Mississippi Department of Revenue, Bankruptcy Section, Post Office Box 22808, Jackson, MS 39225-2808
4796352	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 01 2025 20:02:00	Nissan Motor Acceptanc, PO Box 78132, Phoenix, AZ 85062-8132
4790479	+ Email/Text: ecfbankruptcy@proleasing.com	Jul 01 2025 20:02:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
4790480	+ Email/Text: Tracey@sra-inc.net	Jul 01 2025 20:02:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
4790485	Email/Text: bankruptcynotices@trustmark.com	Jul 01 2025 20:02:00	Smith Rouchon, 1456 Ellis Ave, Jackson, MS 39204-2204
4818436	Email/Text: bankruptcynotices@trustmark.com	Jul 01 2025 20:02:00	Trustmark National, 248 E Capitol St, Jackson, MS 39201
4790483	+ Email/Text: bkyelectnotices@trelliscompany.org	Jul 01 2025 20:02:00	Trustmark National Bank, P.O. Box 522, Jackson, MS. 39205
4790484	+ Email/Text: bkyelectnotices@trelliscompany.org	Jul 01 2025 20:02:00	Trellis Company, P.O. Box 83100, Round Rock, TX 78683-3100
5409542	+ Email/Text: bkteam@selenefinance.com	Jul 01 2025 20:02:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
4790486	^ MEBN	Jul 01 2025 19:57:00	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association
cr		Veritas Federal Credit Union
cr	*P++	TRUSTMARK NATIONAL BANK, P O BOX 1928, BRANDON MS 39043-1928, address filed with court:, TRUSTMARK NATIONAL BANK, P O BOX 522, JACKSON, MS 39205-0522
4790481	*+	Smith Rouchon, 1456 Ellis Ave., Jackson, MS 39204-2204

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name	Email Address
Eric C Miller	on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For logsecf@logs.com
Harold J. Barkley, Jr.	on behalf of Trustee Harold J. Barkley Jr. HJB@HBarkley13.com, hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Harold J. Barkley, Jr.	HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
James Eldred Renfroe	on behalf of Creditor TRUSTMARK NATIONAL BANK jrenfroe@mslawfirm.biz kridge@mslawfirm.biz;orenfroe@mslawfirm.biz
John S. Simpson	on behalf of Creditor Veritas Federal Credit Union jsimpson@simpsonlawfirm.net rboone@simpsonlawfirm.net
Thomas Carl Rollins, Jr	on behalf of Debtor Louis Darrell Harper Sr. trollins@therollinsfirm.com, jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Betty Denise Harper trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Louis Darrell Harper Sr.**
 First Name Middle Name Last Name

Debtor 2 **Betty Denise Harper**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **19-03880-JAW**

Social Security number or ITIN **xxx-xx-4818**EIN **-----**Social Security number or ITIN **xxx-xx-1435**EIN **-----****Order of Discharge****12/18****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:**Louis Darrell Harper Sr.**
aka Louis D Harper, aka Louis Darrell Harper**Betty Denise Harper**
aka Betty D HarperDated: 7/1/25**By the court:** /s/Jamie A. Wilson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.